

Pro Forma Combined Balance Sheet

If the application qualifies for streamlined submission, do not submit this schedule.

This schedule reflects the pro forma combined balance sheet after adjustments for the latest Report of Condition as of (month and year). All entries in the adjustment column must be footnoted and explained in the accounting discussion. Information should be provided in separate columns for each target institution participating in the merger.

	<i>Acquiring Bank</i>	<i>Target Bank</i>	<i>Adjust- ments</i>	<i>Resulting Pro- Forma</i>
ASSETS				
Cash and due from banks	\$_____	\$_____	\$_____	\$_____
U.S. government and agencies	_____	_____	_____	_____
State and municipal obligations	_____	_____	_____	_____
Other securities	_____	_____	_____	_____
Federal funds sold and securities purchased under agreement to resell	_____	_____	_____	_____
Loans (net of unearned income)	_____	_____	_____	_____
Less: Allowance for loan and lease losses	_____	_____	_____	_____
Bank premises	_____	_____	_____	_____
Furniture, fixtures, and equipment	_____	_____	_____	_____
Intangible assets*	_____	_____	_____	_____
Other assets*	_____	_____	_____	_____
Total assets	\$_____	\$_____	\$_____	\$_____

* Itemize any amount that exceeds 10 percent of the total.

	<i>Acquiring Bank</i>	<i>Target Bank</i>	<i>Adjust- ments</i>	<i>Resulting Pro- Forma</i>
Liabilities				
Demand deposits	\$_____	\$_____	\$_____	\$_____
Time deposits	_____	_____	_____	_____
Total deposits	\$_____	\$_____	\$_____	\$_____
Interest, taxes and other liabilities	_____	_____	_____	_____
Federal funds purchased and securities sold under agreements to repurchase _____	_____	_____	_____	_____
Liabilities for borrowed money	_____	_____	_____	_____
Other liabilities*	_____	_____	_____	_____
Total liabilities	\$_____	\$_____	\$_____	\$_____
CAPITAL				
Subordinated notes and debentures	\$_____	\$_____	\$_____	\$_____
Stockholders' equity:				
Preferred stock	_____	_____	_____	_____
Common stock	_____	_____	_____	_____
Surplus	_____	_____	_____	_____
Retained profits	_____	_____	_____	_____
Other capital and contingency reserves	_____	_____	_____	_____
Total equity capital	\$_____	\$_____	\$_____	\$_____
Total liabilities and equity capital	\$_____	\$_____	\$_____	\$_____

Average assets**

\$_____ \$_____ \$_____ \$_____

* Itemize any amount that exceeds 10 percent of the total.

** Average assets should be calculated per call report instructions.